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ABSTRACT

This report presents information on the academic achievement of students who transferred from Tidewater Community College (TCC) (Virginia) to four-year institutions. Based on student data from 1994-1996, and the results of a transfer survey of students entering four-year institutions in 1995-1996, statistics are provided that include: (1) between 1994 and 1996, 1,476 TCC students transferred to one of the 12 institutions that reported data; (2) approximately 81% of these transfer students attended Old Dominion University (ODU), Christopher Newport University (CNU), or Norfolk State University (NSU); (3) approximately 20% of these students had a grade point average (GPA) of less than 2.0, while 43% had a GPA of 3.0 or greater; (4) the most frequently declared major was interdisciplinary studies (10%), followed closely by psychology and nursing; (5) 92% of the TCC students who applied to these four-year institutions were accepted; (6) only small differences in acceptance rates and average GPAs existed between races; (7) 56% of all transfers from TCC took at least one developmental course; and (8) examination of courses at ODU and CNU revealed only small differences in performance between developmental students (both math and English) and non-developmental students. Appended is the transfer student survey. (EMH)

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ED 457 907

Tidewater Community College

Paul Umbach and Sally Harrell

Biennial Transfer Student Report

1994/1995 and 1995/1996 Academic Year

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Summer 1998

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Tidewater Community College
Biennial Transfer Student Report
1994/1995 and 1995/1996 Academic Years

I. Introduction

Examining student transfers from Tidewater Community College (TCC) to Virginia four-year institutions is an important piece of assessing outcomes at TCC. Many students come to TCC with the desire to transfer to a four-year school. Approximately 50% of the graduates surveyed stated that their primary reason for attending TCC was to get a transfer degree or take transfer courses. Almost 59% of those surveyed upon exiting TCC stated that they intended to transfer and another 26% were unsure. The question the college must address is how well do we prepare these students for success at the four-year institutions?

To assist the community colleges in answering this question, the State Council for Higher Education in Virginia (SCHEV) established Guideline 8, a method by which the public four-year institutions share data with the community colleges on their respective students. First, they are to present data on student acceptance and enrollment. The four-year schools are required to share data on individual students' transfer credits accepted, grade point average, hours attempted and hours earned. In addition, they are to provide data on student performance in individual courses. The data sharing agreement as outlined in Guideline 8 provides the community colleges direct measures of student outcomes.

The 1994-1996 report is based on data shared by the four-year institutions on students that completed at least twelve (12) credit hours at TCC. Because of the lack of timeliness in obtaining the data for the 1994 transfers, two years are combined in this report. Eleven of fifteen (73%) four-year institutions provided information for both years. Of the eleven institutions, seven (63%) provided data according to the data sharing guidelines established by SCHEV for both years. The number of institutions providing data increased by twenty percent from the 1993 study. For this report a total of twelve institutions provided data, with Clinch Valley College (1995) and Mary Washington College (1994) providing only one year's data.

A second component of the 1994-1996 transfer report is the transfer survey. This survey was first administered as a pilot to students who were included in Guideline 8 data for the 1993-1994 academic year. Because results were useful to student services and academic planning at the college, providing a student self-report perspective on the transfer process, the decision was made to continue the survey effort annually; however, TCC's two largest transfer institutions did not provide data in a timely manner, making the survey of students entering four-year colleges and universities in 1994-1995 impractical. This transfer report will include results from the survey of students entering in 1995-1996.

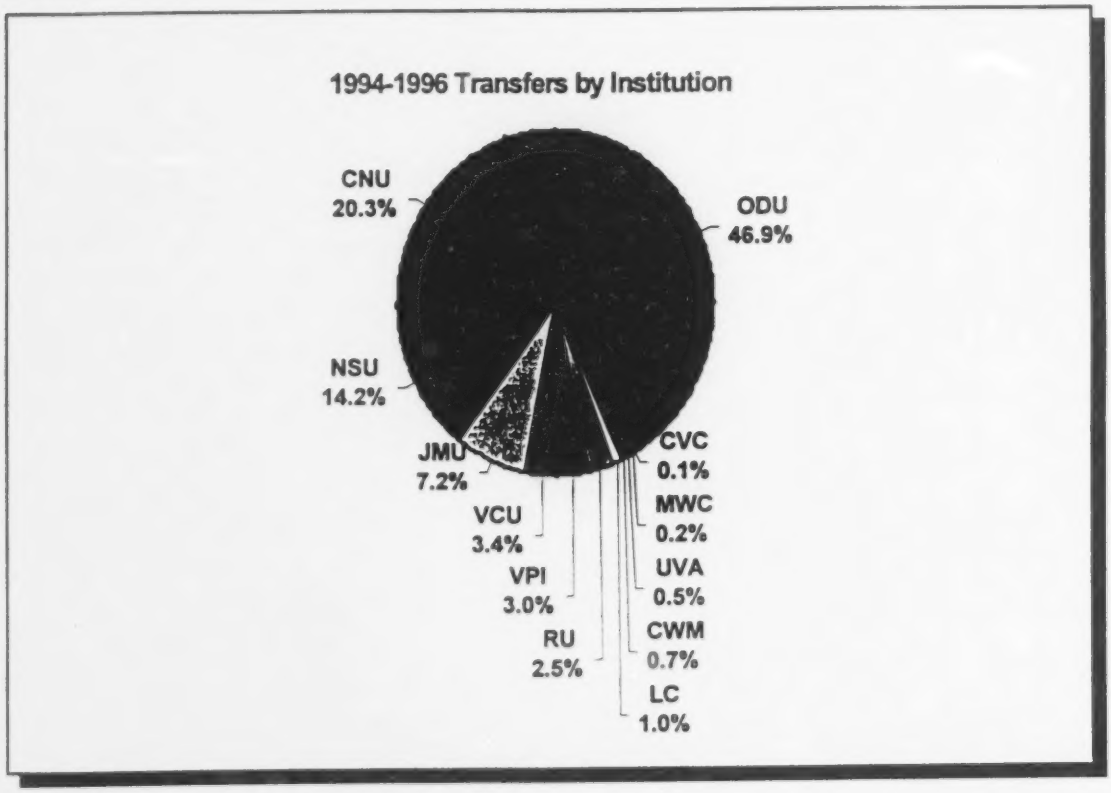
This report will examine several areas of the transfer data, many of which are new to the transfer report at TCC. First, the report will provide an overview of the transfers. Second, acceptance rates and accepted but not enrolled rates will be presented. Third, performance of TCC graduates will be compared to performance of non-graduates. Performance by degree type will then be explored. Two new areas to the report, ethnicity and students that took developmental classes, will be analyzed in relation to performance at the four-year institution. Finally, a closer look will be taken at student performance in courses at Old Dominion University and Christopher Newport University (the two schools that make up approximately 67.2% of all transfers) based on student curriculum at TCC.

The expanded information contained in this report will be used in several areas of the college. Division chairs and program heads can look to the information as an affirmation of the excellent education they provide as well as an indication of program weaknesses. Course-specific information provided on ODU and CNU will offer program heads real insight into their programs' effectiveness in preparing students for four-year study. Counselors and faculty advisors are certain to find the information valuable when advising a student on TCC course selection, degree decisions, and four-year school goals and choices. Instructors will find the data useful in examining how their classes prepare students to succeed in relevant classes at the four-year institutions.

Informed change must be based on larger samples than one year's transfer data provide; thus, future full transfer studies will continue each biennium. The next TCC transfer study will be based on TCC students entering four-year institutions in two academic years, 1996-1998.

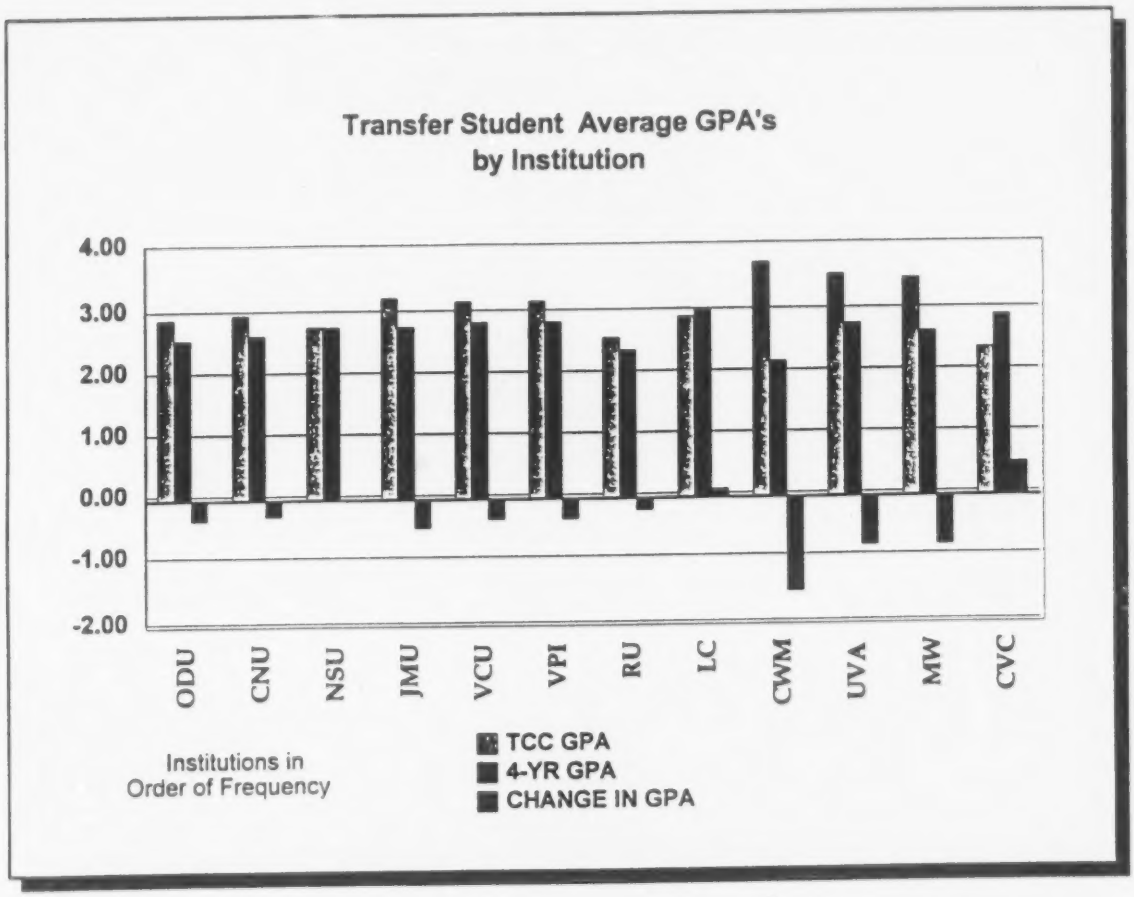
II. Overview of the Transfer

During the 1994/1995 and 1995/1996 academic years, 1476 TCC students transferred to one of the reporting state institutions. This is a 51.5% (974 transfers) increase over the previous biennium. Of the twelve schools that reported, approximately 81% of the 1476 transfers that took at least twelve credit hours at TCC attended Old Dominion University, Christopher Newport University or Norfolk State University. The percentages of transfers are summarized in the chart below.

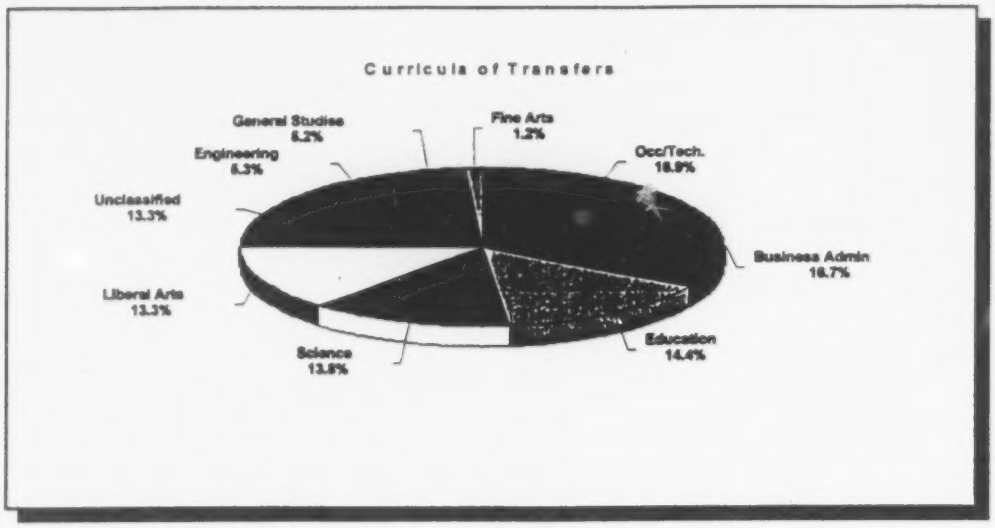


Overall student performance at these institutions was excellent. Approximately 20% had a GPA of less than 2.0, while 43% had a GPA of 3.0 or greater. According to research findings, a drop in GPA is expected as a result of 'transfer shock' when a student transfers from a community college to a four-year college or university. The ten students that transferred to the College of William & Mary appeared to experience the greatest drop, earning an average decrease of 1.53. Of the top three schools, ODU students experienced a .35 decrease, CNU students experienced a .27 decrease, and NSU students experienced no change. It is important to note that a significant positive correlation exists between student GPA at TCC and their GPA at

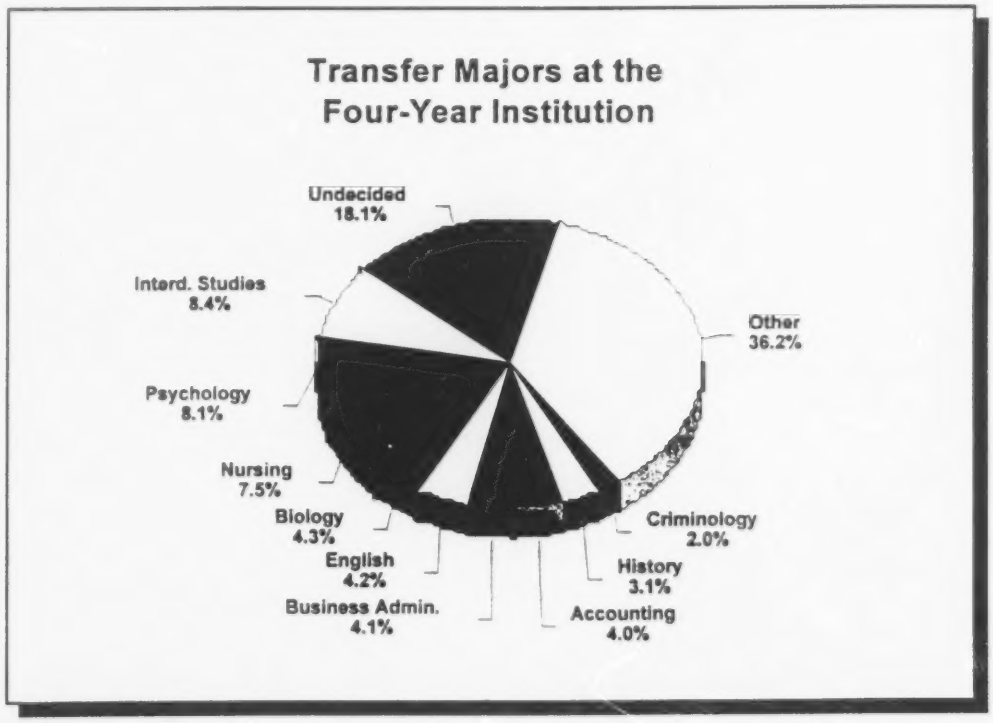
the four-year schools. The following graph represents the average TCC GPA, average senior institution GPA and the change in GPA from TCC to the four-year school.



Transfers come from various curricula across the college. Of 1,476 transfer students, 249 (16.9%) were enrolled in an occupational technical program at TCC; 818 (55.4% of the overall) in an associates in science degree program; and 213 (14.4% of the overall) associates in arts majors. Associate in science transfers, consisted of 247 (16.7% of the overall) business administration majors, 213 (14.4% of the overall) education majors, 203 (13.8% of the overall) science majors, 78 (5.3% of the overall) engineering majors, and 77 (5.2% of the overall) general studies majors. The associate in arts majors included 196 (13.3%) liberal arts majors and 17 (1.2% of the overall) fine arts majors. The following chart displays the breakdown of transfer students' TCC curricula.



TCC transfers declared 84 different majors once they arrived at the four-year schools, although almost 21% of all transfers had not declared a major. The most frequently declared major was interdisciplinary studies (9.7%), followed closely by psychology (9.7%), and nursing (8.6%). The following graph more closely examines transfer majors at the four-year schools.



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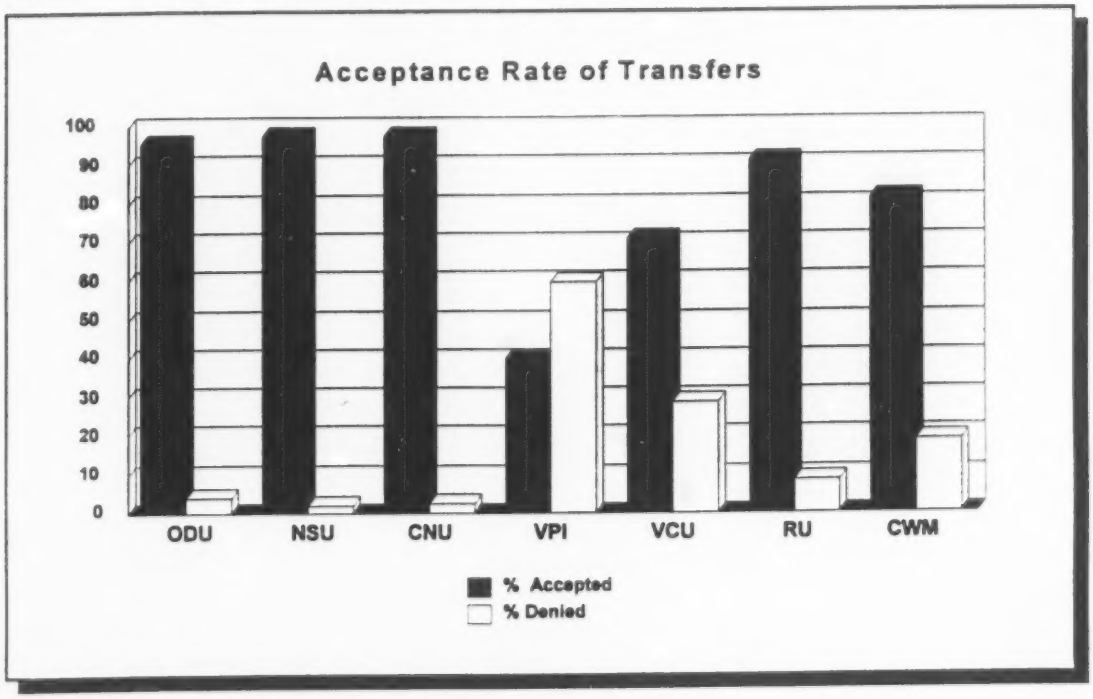
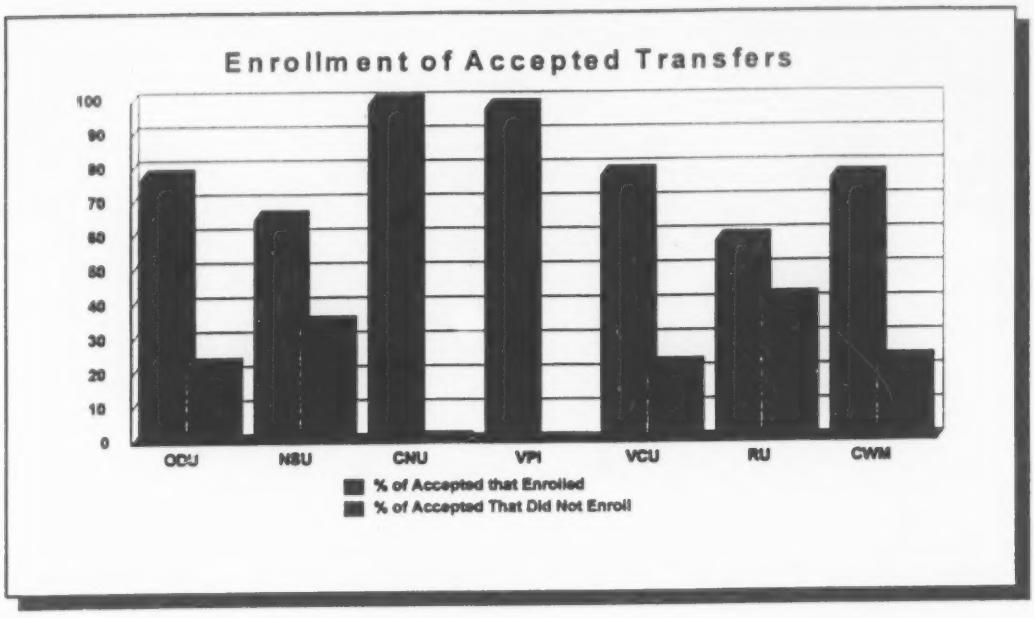
III. Acceptance Rates

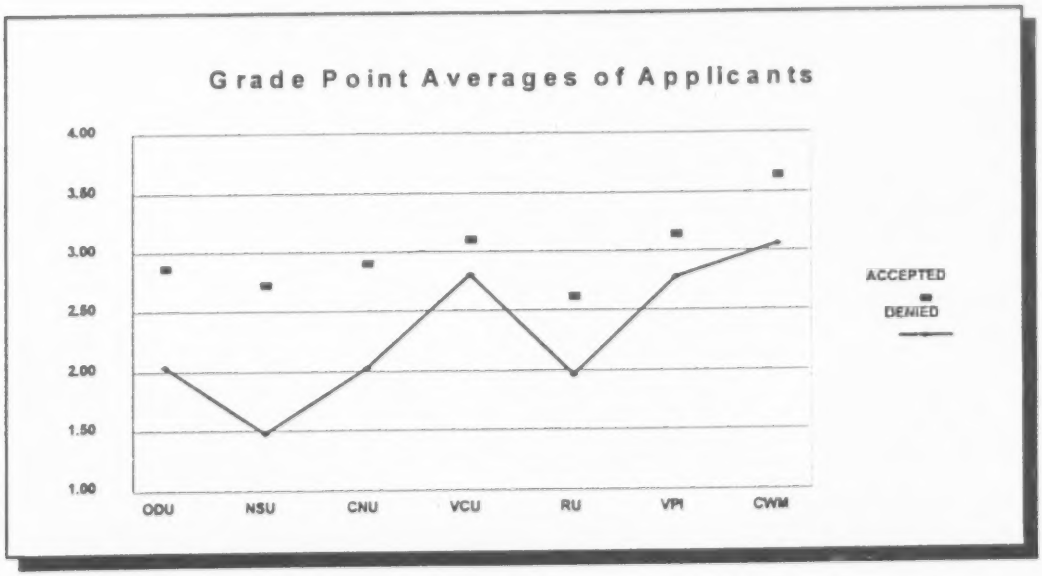
Only seven (ODU, CNU, NSU, VPI , VCU, RU, and CWM) of the thirteen institutions that provided data offered information on those students who were denied or who were accepted but did not enroll. At the schools that reported acceptance data, 91.5% of the TCC students who applied were accepted. Graduates were more likely to be accepted, with acceptance rates at 95.7% for graduates and 89.0% for non-graduates. Approximately 21% of all those accepted did not attend the institution. TCC students encountered the most difficulty gaining acceptance to VPI; 60% of applicants were denied. Of students applying to NSU, only 2.4% were denied admission. The following chart offers a more detailed description of acceptance rates of TCC students at the four-year institutions.



Five (ODU, NSU, VCU, RU, CWM) of the seven schools that reported found that over 20% of accepted TCC transfers did not enroll. The following graph displays the rate of enrollment of accepted TCC students at respective four-year institutions.



Another important aspect of transfer acceptance is how students' performance at TCC affects their chance for acceptance. GPA (r=.16794, p<.0001) and number of credit hours (r=.09824, p<.0001) both positively correlate to acceptance at a reporting four-year institution.



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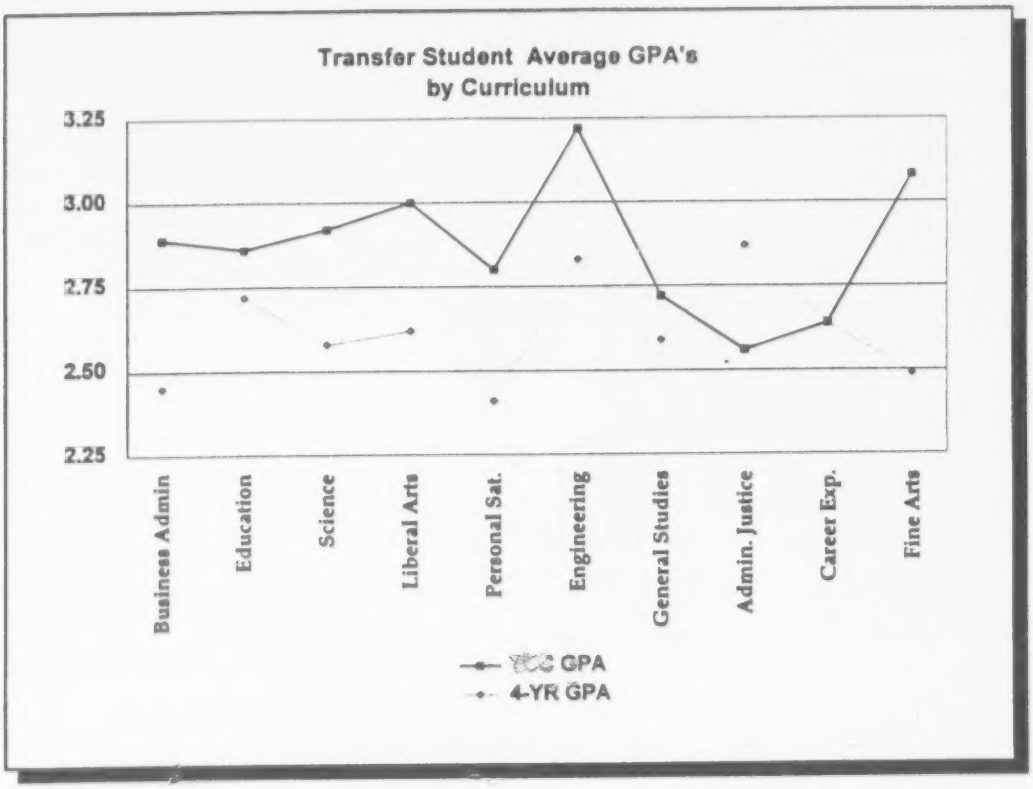

Transfer Student Average GPA's
by Curriculum
3.25
3.00
2.75
2.50
2.25
Business Admin
Education
Science
Liberal Arts
Personal Sat.
Engineering
General Studies
Admin. Justice
Career Exp.
Fine Arts
GPA
4-YR GPA

IV. Graduates vs. Non-Graduates

Of the schools reporting, 39.4% of all TCC transfers were graduates. Graduates performed better at eight of the twelve institutions that had both graduates and non-graduates enroll. Overall, they performed almost the same with graduates averaging a 2.60 GPA and non-graduates averaging a 2.59 GPA.

GRADUATE GPA VS. NON-GRADUATE GPA

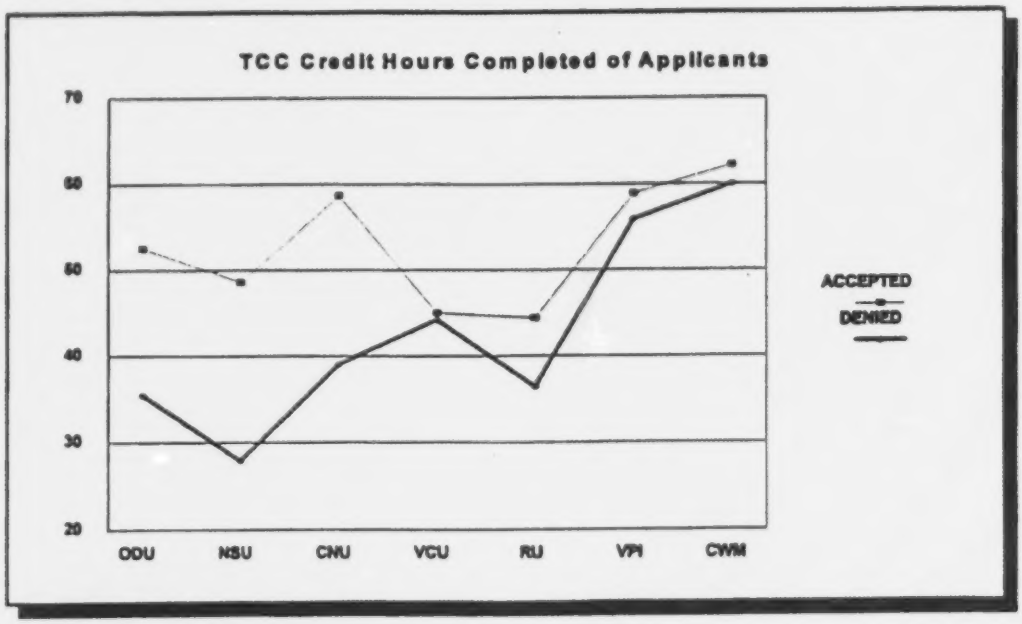
	GRADUATE NUMBER	GRADUATE GPA	NON-GRADUATE NUMBER	NON-GRADUATE GPA
ODU	331	2.51	361	2.48
CNU	111	2.67	188	2.82
NSU	46	2.75	164	2.74
JMU	37	2.78	69	2.68
VCU	13	2.79	37	2.71
VPI	19	2.77	26	2.81
RU	8	2.75	29	2.20
LC	*	3.15	12	2.87
CWM	7	1.95	*	2.67
UVA	4	2.58	4	2.56
MWC	*	2.00	*	2.92
CVC	*	2.68	-	-
OVERALL	581	2.60	895	2.59

*Less than 4 TCC transfers

A breakdown of the degrees by degree type may offer better insight into the performance of graduates. The 85 associate in arts (AA) degree graduates earned a 2.67 average GPA at the four-year institutions, .08 greater than non-graduates. Associate in science (AS) degree recipients (374) earned an average GPA of 2.63, or .04 greater than non-graduates. The 103 associate in applied science (AAS) degree recipients earned a 2.49 average GPA, .10 less than non-graduates. The 19 certificate recipients earned a 2.18 average GPA, .41 less than non-graduates.

V. TCC Curriculum

As stated earlier, transfers were enrolled in a variety of curricula before entering the four year school. The largest ten declared curricula are examined. Data on other programs can be made available upon request. Engineering students' performance at TCC and the four year schools is above average. Students in the business administration curriculum performed below average at the four year institutions. Graduates in business administration had a 2.46 average GPA and non-graduates had a 2.43 average GPA. Course specific information related to The following graph examines average TCC and four-year GPAs of transfers. The less than average GPA of those who were in TCC's fine arts program can be attributed to the non-graduates whose average GPA was 1.80, while graduates' average GPA was 2.97.



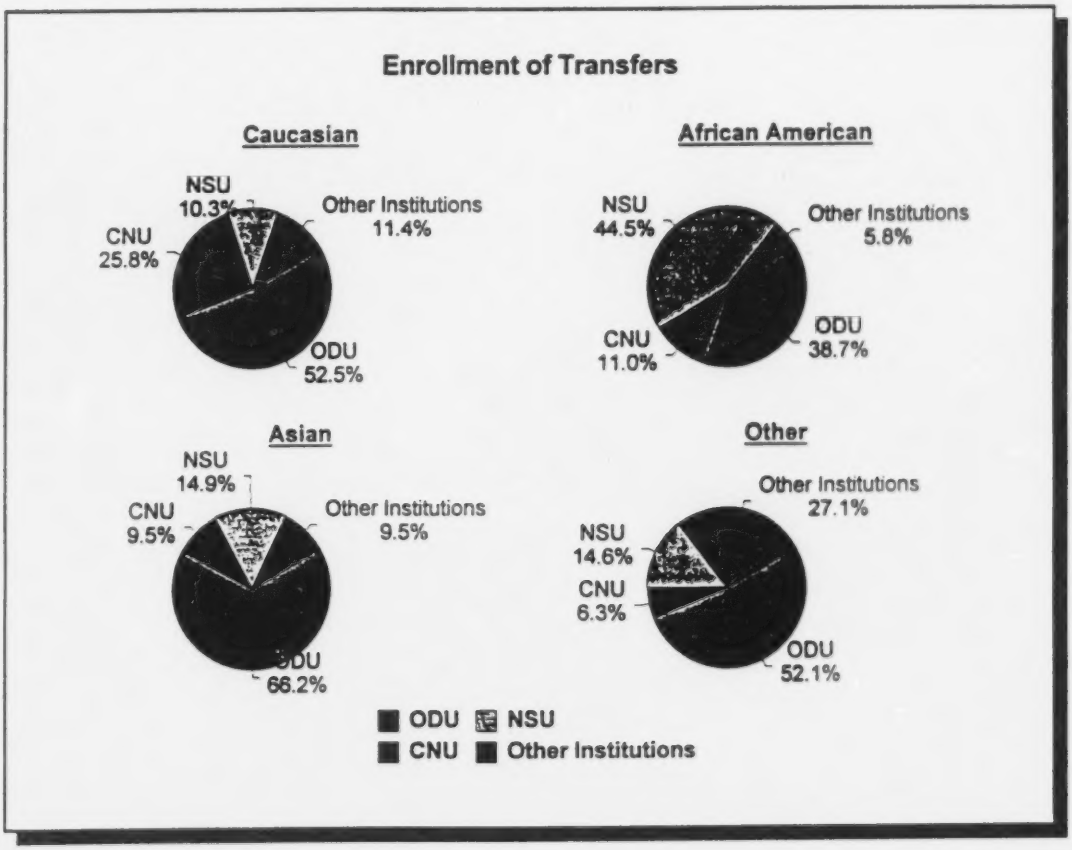
Almost 17% of all transfers were enrolled in occupational/technical programs while at TCC. These students' average GPA was 2.57, only slightly lower than the overall average of 2.59. Students enrolled in AA and AS programs had only a slightly greater average GPA than the overall, with a 2.62 and a 2.60 average GPA respectively. Only 18.1% of the students that were in AA programs while at TCC had earned less than a 2.0 GPA, while those that were in AS and AAS programs had earned less than a 2.0 GPA at a rate of 20.7% and 23.3%, respectively.

But more importantly, a large number of students in all three areas earned GPAs of 3.0 or higher. Of the students that were enrolled in AA programs, 44.6% earned a 3.0 GPA or better. Of those in AS programs, 43.4% earned a 3.0 GPA or better. Of the students that were enrolled in AAS programs at TCC, 44.0% had a GPA of 3.0 or better.

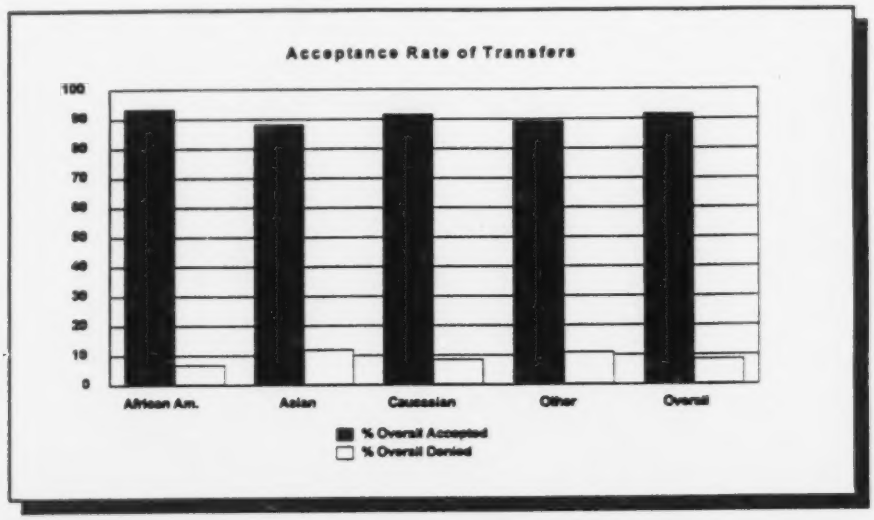
VI. Ethnicity

In accordance with state reporting trends, this transfer report will closely examine the ethnicity of TCC transfer applicants by acceptance rates, enrollments, and performance at the four-year colleges and universities. In all, the data suggest little differences among ethnic groups in the areas examined.

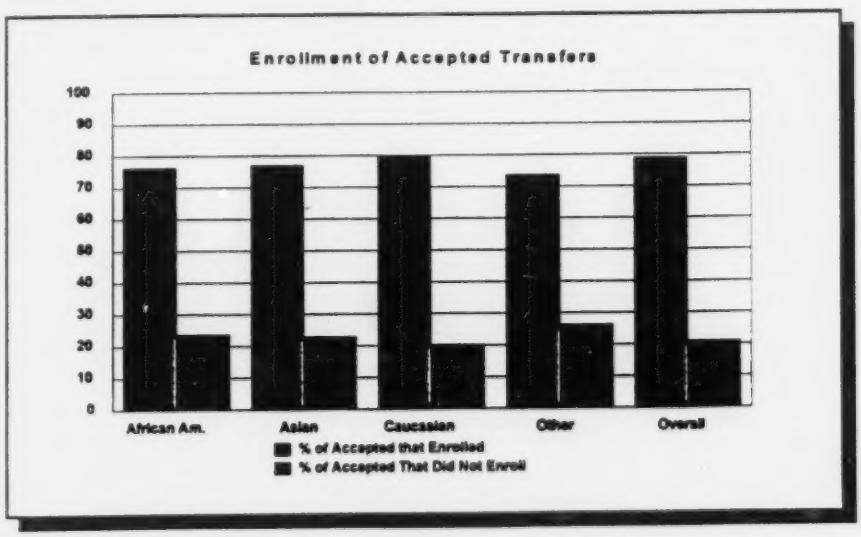
Of the institutions reporting acceptances and denials, 79.9% of all minority applicants were at ODU and NSU although they received only 67.8% of all applications. Most (37.7%) of all African Americans applied to NSU. The majority of Asians (58.7%) and the majority of students described as other (53.13) applied to ODU. The following graph displays enrollment at four-year institutions by race, highlighting ODU, CNU and NSU.



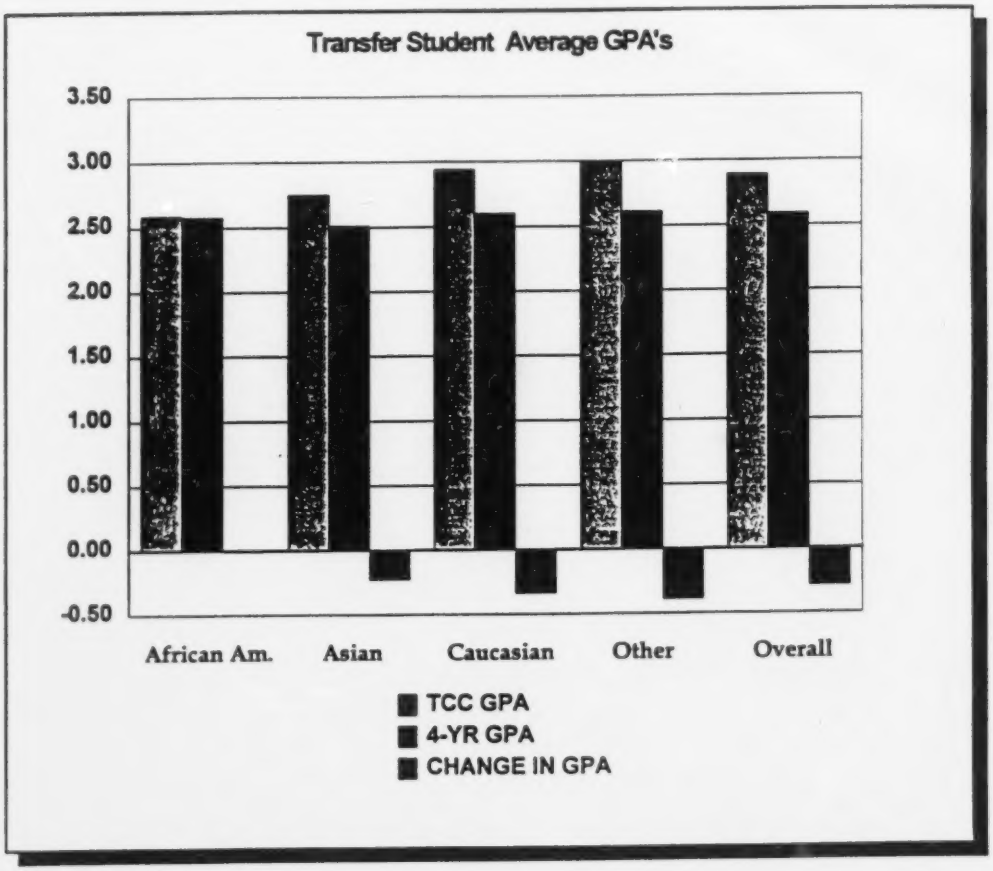
Acceptance rates among various ethnic groups at state four-year institutions were not significantly different. African American transfers had the highest acceptance rate at 93.3%. Asian transfers had the lowest acceptance rate with 88.1% accepted to the four-year institutions. Acceptance rates are shown in the graph below.



As with acceptance rate, there are only small differences in actual enrollment after acceptance and students' ethnicity. Of students whose race is described as other, 77.1% of accepted students enrolled, the smallest number of all ethnic groups. Of Caucasians 79.8% of accepted enrolled, the highest of all ethnic groups. The graph below shows the relationship between race and enrollment of accepted students.



Again, only small differences in average GPA's exist between races.



VII. Developmental Education

The majority (56%) of all transfers from TCC to reporting state four-year institutions took at least one developmental course. Just over half (51.0%) took developmental math, and approximately one-fifth (19.8%) took developmental English. Several (13.1%) were required to take both developmental math and English.

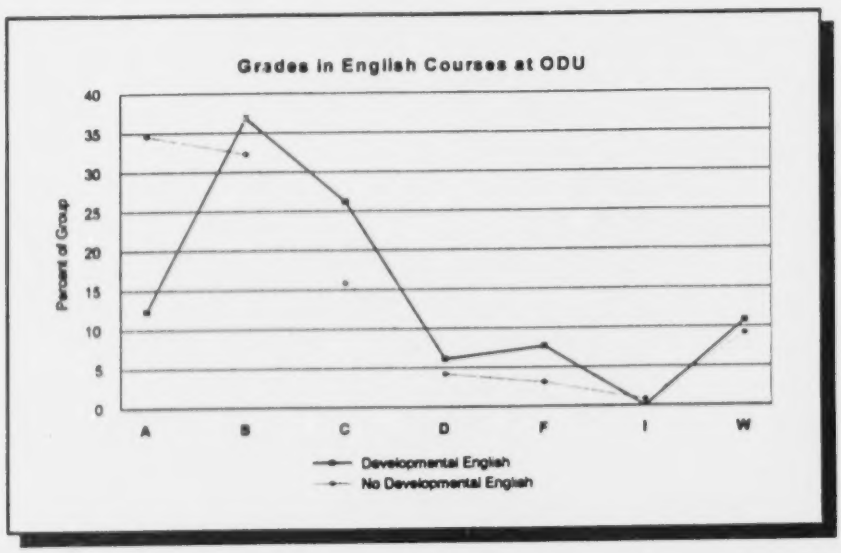
A. Developmental English

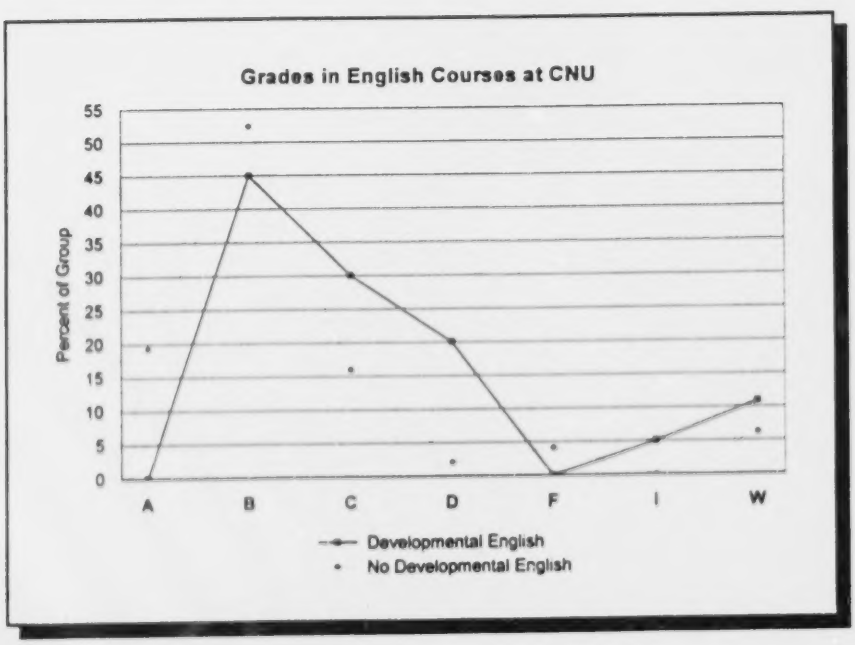
Students who were enrolled in Developmental English while at TCC performed slightly below those who were not. However, those students who had taken developmental English had less of a decrease in GPA than those who had not taken any developmental English course. The findings are outlined in the table below.

Developmental English Student Performance

	TCC GPA	*Four-Year GPA*	*Change in GPA*	*Number of Students*	*Percent*
Were Enrolled in Developmental English at TCC	2.70	2.55	-.15	292	19.8
Were Not Enrolled in Developmental English at TCC	2.94	2.61	-.33	1184	80.2
OVERALL	2.89	2.59	-.29	1476	100.0

Examination of English courses at CNU and ODU revealed small differences in performance between developmental English students and non-developmental English students. The major differences occur in those earning grades of A. But, if the A, B, and C grades are grouped, little difference is seen at ODU. Developmental English students who took English at CNU earned lower grades than those who had not taken developmental English.





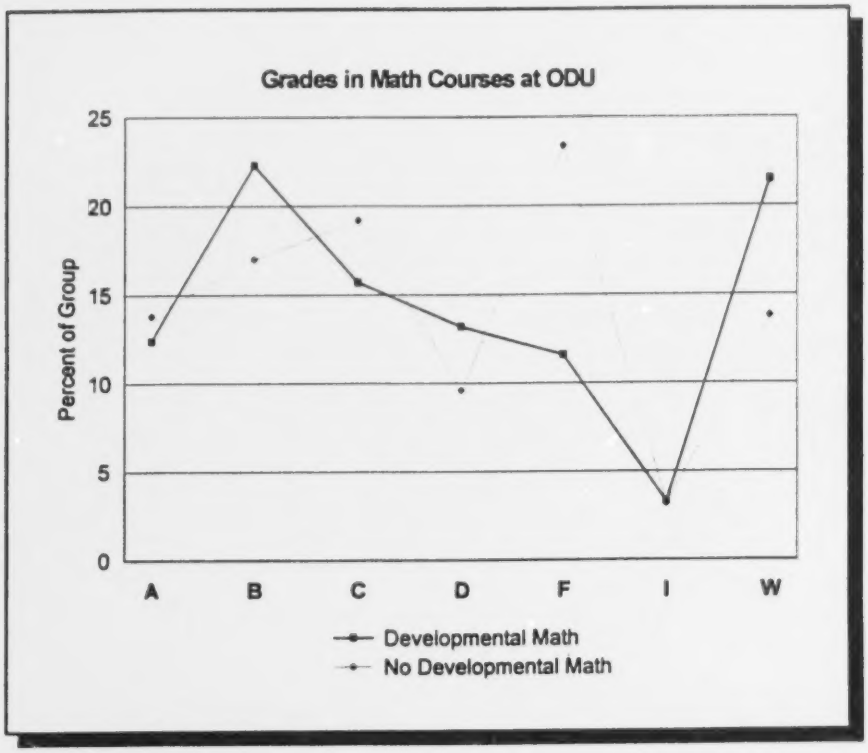
B. Developmental Math

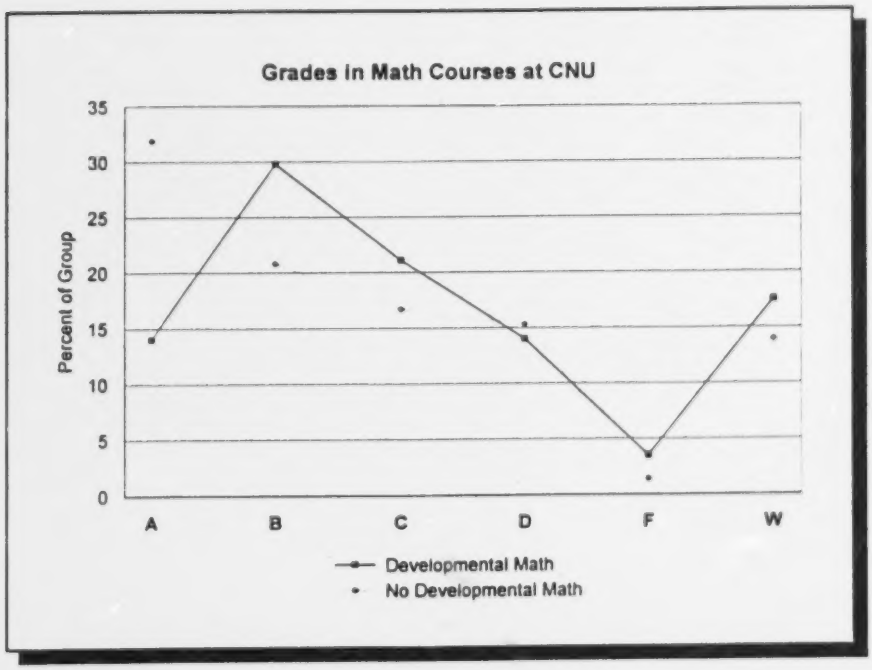
The average GPA of those students who took developmental math at TCC and who did not was the same at the four-year institution. In fact, those students that who developmental math at TCC left the college with a slightly lower GPA and therefore experienced less of a drop in GPA than those that never enrolled in developmental math at TCC.

Developmental Math Student Performance

	TCC GPA	*Four-Year GPA*	*Change in GPA*	*Number of Students*	*Percent*
Were Enrolled in Developmental Math at TCC	2.84	2.59	-.24	739	50.1
Were Not Enrolled in Developmental Math at TCC	2.94	2.59	.35	737	49.9
OVERALL	2.89	2.59	-.29	1476	100.0

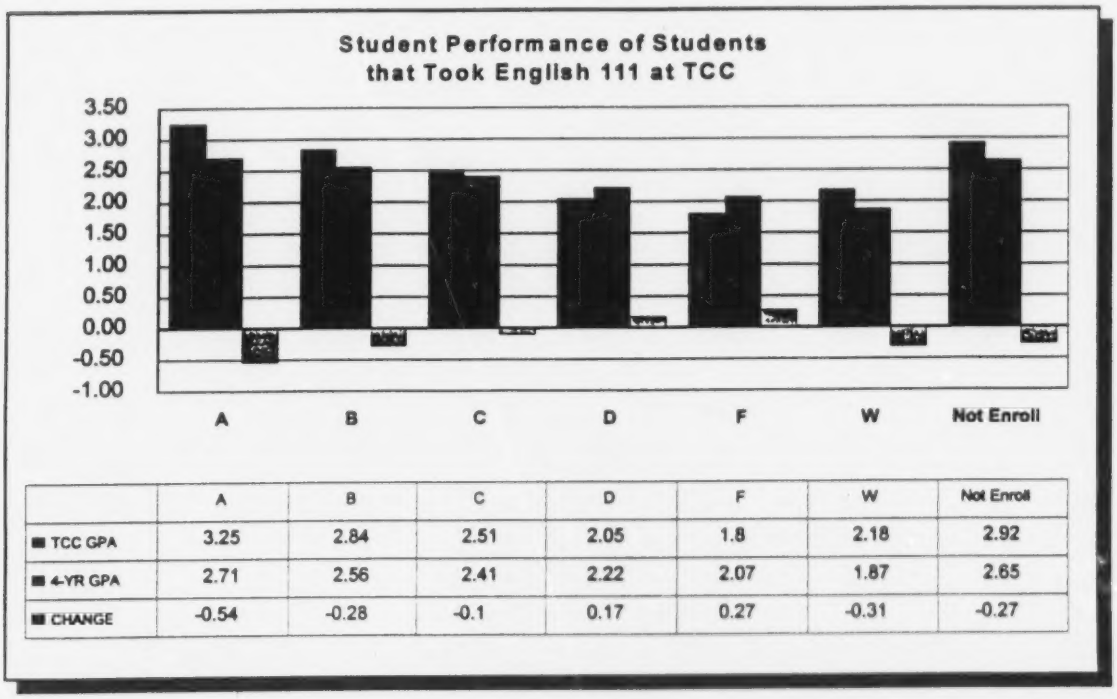
As in English, examination of courses at ODU and CNU revealed small differences in performance between math developmental students and math non-developmental students. A larger percentage of TCC developmental math students earned a B at ODU, while a larger percentage of non-developmental math students earned an F. Of developmental and non-developmental math students taking math at CNU, approximately the same total percentage of each group earned a grade of A,B, or C at CNU.


Grades in Math Courses at ODU
Percent of Group
25
20
15
10
5
0
A
B
C
D
F
I
W
Developmental Math
No Developmental Math


Grades in Math Courses at CNU
Percent of Group
35
30
25
20
15
10
5
0
A
B
C
D
F
W
Developmental Math
No Developmental Math

VIII. English 111

The data suggest a relationship between English 111 taken at TCC and performance at the four-year institutions. Students receiving an A at TCC out-performed all other students. Students that withdrew from English 111 at TCC had an average GPA of 1.9, suggesting academic difficulty.



	A	B	C	D	F	W	Not Enroll
TCC GPA	3.25	2.84	2.51	2.05	1.8	2.18	2.92
4-YR GPA	2.71	2.56	2.41	2.22	2.07	1.87	2.65
CHANGE	-0.54	-0.28	-0.1	0.17	0.27	-0.31	-0.27

IX. Course Specific Performance at ODU and CNU

Two schools where most TCC students transfer, ODU and CNU, were examined by looking at student performance in specific courses.

A. Old Dominion University

After examining course information on TCC students at ODU, few difficulties are evident. Focusing on grades of D, F, and W, graduates appear to experience little problem in transferring to ODU. A total of 130 D's, 93 F's, and 109 W's was earned by TCC graduates over the two year period. Graduates encountered the most difficulty in accounting, with 32 D's, F's, or W's over two years. Chemistry follows in order of difficulty with 28 D's, F's or W's among graduates. Graduates earned 16 grades of D, F or W in business administration and 15 in banking and finance.

Non-graduates experience more difficulty in a wider array of courses, most often general education courses. Non-graduates earned 194 D's, 153 F's and 221 W's at ODU during the two year period. Non-graduates experienced the most difficulty with math, earning 70 D's, F's or W's. History followed in order of difficulty for non-graduates, with 49 D's, F's, or W's. Forty-one non-graduates received unsatisfactory grades in English. Psychology proved difficult for non-graduates, with 37 receiving unsatisfactory grades. Thirty-three non-graduates earned grades of D, F, or W in chemistry.

Examining student course performance by TCC program may offer more insight to student difficulties. In most cases, no trends exist relating student difficulty in ODU courses to TCC's programs. However, the data suggest that those who declare business administration as their major at TCC encounter difficulty in related courses at ODU, particularly in ODU courses in accounting, banking and finance, business administration, business statistics, and economics. In these courses TCC business administration students earned 90 grades of D, F, or W. Of the 90 unsatisfactory grades, 66 (73.3%) were earned by graduates.

TCC transfers who had declared the major of science (natural science) encountered some difficulty in courses related to their major. Sixty-four grades of D, F, or W were earned in courses of biology (24), chemistry (21), and mathematics (19). Of the 64 unsatisfactory grades, 35 (54.7%) were earned by graduates.

Examining the other transfer programs, few trends are evident. Liberal arts majors earned no more than 11 grades of D, F, or W for a particular course (English). Of the 92 unsatisfactory grades earned by liberal arts majors only 19 (20.7%) were earned by graduates. Similarly, engineering majors at TCC performed well. Engineering majors earned no more than 6 unsatisfactory grades for a particular course (electrical engineering) and only 41 overall. Of the 47 grades of D, F or W earned by general studies majors, only 5 (10.6%) were earned by graduates of TCC.

While differences in data may be a result of differences in the frequency of students taking particular courses at ODU, one can draw conclusions and make a recommendation. First, the data suggest that completing the transfer degree at TCC benefits students that start at TCC and intend to transfer to ODU. Second, the difficulties graduates experience in courses similar to their degree at TCC must be examined further by TCC program heads in conjunction with ODU faculty.

B. Christopher Newport University

Examining course information on TCC students at CNU reveals few difficulties. Focusing on grades of D, F, and W, graduates appear to experience little problem in transferring to CNU. A total of 19 D's, 22 F's, and 83 W's were earned by TCC graduates over the two year period. Graduates encountered the most difficulty in biology with 15 D's, F's, or W's over two years. Accounting and English follow in order of difficulty with 14 D's, F's or W's respectively. Graduates earned 12 grades of D, F or W in mathematics.

Non-graduates experience more difficulty in a wider array of courses, most often general education courses. Non-graduates earned 45 D's, 44 F's and 106 W's at CNU during the two year period. Non-graduates experienced the most difficulty with psychology, earning 22 D's, F's or W's. Mathematics followed in order of difficulty for non-graduates, with 21 D's, F's, or W's. Political Science and accounting proved difficult for non-graduates, with 14 students in each receiving unsatisfactory grade. Eleven non-graduates earned grades of D, F, or W, in biology.

Examining student performance trends for students who graduated from specific programs at TCC is difficult due to small numbers. Business administration graduates experienced some difficulty in business courses at CNU. Most evident is graduates' difficulty in accounting with 10 W's, D's or F's.

Again, the differences in data may be a result of differences in the frequency of students taking particular courses at CNU, but one can make some recommendations. First, the difficulties graduates experience in courses related to their degree at TCC must be examined further by TCC program heads in conjunction with CNU. Second, the difficulties graduates and non-graduates experience in math, psychology, political science and English should be examined to evaluate preparation of TCC graduates and non-graduates.

In all, examination of course specific information at ODU and CNU suggests students, graduates and non-graduates leave TCC well prepared. Comparison against non-transfers at these institutions may lead to the ability to draw better conclusions.

X. Transfer Survey

In an attempt to obtain student opinion on the transfer process, 1031 former TCC student were sent surveys. The students were selected from the spring of 1995 exit survey respondents who stated they were transferring to a four-year school and students that enrolled in one of the reporting institutions in the fall of 1995. Twenty five percent (259) of the students surveyed responded. Most of the respondents, 164 (64.8%) were graduates of TCC. Overall, the respondents spoke favorably of the preparation to transfer they received at TCC.

In general, the students that responded were extremely focused in their goals and objectives. Just over 75% stated that when they first enrolled at TCC they intended to transfer. Almost 80% of the respondents did not change in their original goals. Over 80% of the respondents only applied for transfer to one college or university. Approximately 87% of the respondents stated that the college they chose was their first choice. In addition to being focused, most of the transfers (78.8%) worked at least ten or more hours per week while attending TCC. Over 40% of the transfers worked more than thirty hours while attending TCC.

The respondents held favorable opinions of the services they used at TCC. The most favorable responses to services were for the curriculum sheets (93.7% good/very good/excellent) and the catalog (93.5% good/very good/ excellent). The least favorable responses were for faculty advising (82.9% good/very good/excellent) and counseling (72.1% good/very good/excellent).

Respondents felt that TCC prepared them well for transfer. Over 88% said that when they left TCC, they were prepared for the academic atmosphere of a four-year college. At least 80% of all respondents stated that TCC's proficiency in preparing them for the difficulty/amount of reading, writing skills, vocabulary, speaking skills, math skills, critical thinking and problem solving skills was good, excellent or very good. Of those who responded, 92.4% stated that TCC did a good, very good or excellent job in preparing them for transfer. Almost all respondents (99.1%) stated they would recommend TCC to their friends.

Few (14.8%) stated any major problems with the transfer process, but, 29% stated that the four year institution did not accept all of the credits they earned at TCC. At the time of survey, 57.8% of the students were full-time and 25.8% were part-time.

TIDEWATER COMMUNITY COLLEGE

TRANSFER STUDENT SURVEY

Social Security # _____ - _____ - _____ Program _____ Date _____

1. How many hours per week did you work while attending TCC?
   ___ Didn't work ___ Under 10 hrs ___ 10-20 hrs ___ 21-30 hrs ___ More than 30 hrs

2. What was your primary educational objective when first enrolling at Tidewater Community College? ***(check only one)***

   _____ A. Prepare to transfer to another college or university
   _____ B. Improve career/occupational skills
   _____ C. Remedy or review basic skills
   _____ D. Study topics of interest or for self-improvement
   _____ E. Other ***(please specify)*** _____
   _____

3. Did your primary educational objective change? _____ Yes _____ No If **YES**, what influenced the change? _____
   _____

4. Please rate any of TCC's services listed below that you used in planning your program of study:

USED SERVICE			Please use ✓ marks				
YES	NO	STUDENT SERVICES	POOR	FAIR	GOOD	VERY GOOD	EXCELLENT
		Counseling					
		Curriculum sheets					
		Faculty advising					
		Transfer guide					
		Catalog					
		Other _____					

5. How many colleges/universities did you apply to for transfer? _____

6. What college/university was your 1st choice? _____

7. What college/university did you ultimately choose? _____

8. Was the college you ultimately chose your
   _____ 1st choice
   _____ 2nd choice
   _____ 3rd choice
   _____ Other ***(which choice)*** _____
   _____ Have not entered four-year institution as of the present. STOP here if you have not entered a four-year institution and go to question 16 and 17 on the reverse side.

9. Did your four-year college/university accept all of TCC's credits? _____ YES _____ NO
   If **NO**, which credits were not accepted? ***(please explain)*** _____
   _____
   _____

10. Did you have any major problems associated with your transfer? _____ YES _____ NO
    _____
    _____

11. When you left TCC, were you prepared for the academic atmosphere of a four-year college?
    _____ YES _____ NO If **NO**, in what areas could TCC have better prepared you? _____
    _____
    _____

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12. Rate TCC's proficiency in preparing *you to be successful in meeting the following demands of a four-year college.*

	Please use ✓ marks				
	POOR	FAIR	GOOD	VERY GOOD	EXCELLENT
Difficulty/Amount of reading					
Writing skills					
Vocabulary					
Speaking skills					
Study skills/habits					
Math skills					
Critical thinking					
Computer skills					
Problem solving skills					

13. Would you recommend TCC to your friends or acquaintances? _____ YES _____ NO

14. Overall, how well do you feel TCC prepared you for transfer?

_____ Excellent
_____ Very Good
_____ Good
_____ Fair
_____ Poor

15. Please indicate your educational status as of fall 1997?

_____ Full-time
_____ Part-time
_____ Not continuing education at this time

16. Do you expect to complete your four-year degree? _____ YES _____ NO
If YES, approximately how long before you graduate?

_____ 1 semester
_____ 1 year
_____ 1 ½ years
_____ 2 years
_____ Other *(please explain)* _____

17. If you have any ideas on how to improve the transfer process, please comment in the space below.